

Fill in this information to identify the case:

Debtor 1	GREGORY A RAGER
Debtor 2 (Spouse, if filing)	HOLLY J RAGER
United States Bankruptcy Court for the:	Western District of Pennsylvania
Case Number:	20-20508CMB

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor:	FREEDOM MORTGAGE CORPORATION	Court claim no. (if known):	010
Last 4 digits of any number you use to identify the debtor's account	2 8 1 0		
Property Address:	5868 MADISON AVE EXPORT PA 15632		

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ 0.00
b. Prepetition arrearage paid by the trustee:	(b) \$ 0.00
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ 0.00
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ 0.00
e. Allowed postpetition arrearage:	(e) \$ 0.00
f. Postpetition arrearage paid by the trustee:	+ (f) \$ 0.00
g. Total. Add lines b, d, and f.	(g) \$ 0.00

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ 858.81

The next postpetition payment is due on

5 / 1 / 2025
MM / DD / YYYY

Mortgage is paid directly by the debtor(s).

Debtor 1 GREGORY A RAGER
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

/s/ Ronda J. Winnecour
Signature

Date 06/27/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566 Email cmevf@chapter13trusteewdpa.com

Debtor 1 GREGORY A RAGER
Name

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Disbursement History

Date	Check #	Name	Posting Type	Amount
MORTGAGE REGULAR PAYMENT (Part 3)				
08/25/2023	1276791	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	248.63
10/25/2023	1282255	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	582.72
11/27/2023	1284944	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,302.58
01/26/2024	1290197	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	785.24
02/26/2024	1292879	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	825.39
03/26/2024	1295525	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	863.56
05/29/2024	1300881	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	919.29
07/25/2024	1306017	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	952.10
08/26/2024	1308629	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	963.49
01/28/2025	1321192	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	999.20
02/25/2025	1323643	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,368.07
03/26/2025	1326109	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	3,004.52
04/25/2025	1328594	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,643.35
05/23/2025	1331026	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,314.64
06/25/2025	1333469	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	708.79
				17,481.57

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

GREGORY A RAGER
HOLLY J RAGER
5868 MADISON AVENUE
EXPORT, PA 15632

GLENN R BARTIFAY ESQ**
2009 MACKENZIE WAY STE 100
CRANBERRY TWP, PA 16066

FREEDOM MORTGAGE CORPORATION
ATTN BANKRUPTCY DEPT-PAYMENT PROCESSING
11988 EXIT 5 PKWY BLDG 4
FISHERS, IN 46037-7939

BROCK & SCOTT PLLC*
3825 FORRESTGATE DR
WINSTON SALEM, NC 27103

6/27/25

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee